

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	4711340		
<b>Application Number:</b>	10814800		
<b>International Application Number:</b>			
<b>Confirmation Number:</b>	4936		
<b>Title of Invention:</b>	Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system operated by a payment bank and wherein a payment authorizing instruction is returned to payment queue for later re-evaluation in the event that the amount of payment authorized by said payment authorizing instruction exceeds the available balance		
<b>First Named Inventor/Applicant Name:</b>	Kathleen Tyson-Quah		
<b>Correspondence Address:</b>	Thomas J. Perkowski, Esq., P.C. Soundview Plaza 1266 East Main Street - Stamford CT 06902 US - -		
<b>Filer:</b>	Steven D. Lawrenz/Anndreya Perez		
<b>Filer Authorized By:</b>	Steven D. Lawrenz		
<b>Attorney Docket Number:</b>	126-001USANCO		
<b>Receipt Date:</b>	30-JAN-2009		
<b>Filing Date:</b>	31-MAR-2004		
<b>Time Stamp:</b>	17:49:09		
<b>Application Type:</b>	Utility under 35 USC 111(a)		

### Payment information:

Submitted with Payment	no
<b>File Listing:</b>	

Document Number	Document Description	File Name	File Size(Bytes)/Message Digest	Multi Part/.zip	Pages (if appl.)				
1		POA_as_Filed.pdf	91763 7930841d80de391d48d2fc75910102c100d189	yes	2				
<b>Multipart Description/PDF files in .zip description</b>									
<b>Document Description</b>		<b>Start</b>		<b>End</b>					
Power of Attorney		1		1					
Assignee showing of ownership per 37 CFR 3.73(b).		2		2					
<b>Warnings:</b>									
<b>Information:</b>									
<b>Total Files Size (in bytes):</b>				91763					
<p>This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.</p> <p><b>New Applications Under 35 U.S.C. 111</b>  If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.</p> <p><b>National Stage of an International Application under 35 U.S.C. 371</b>  If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/D/O/E/O/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.</p> <p><b>New International Application Filed with the USPTO as a Receiving Office</b>  If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.</p>									